Debtor 1 Kristy L. Santiago  Debtor 2 A supplement showing postposition chapter (1) Concerning thing)  United States Bankruptor Court for the: EASTERN DISTRICT OF PENNSYLVANIA  Case number (1) Concerning 20-12877 (ill known)  Official Form 106J  Schedule J: Your Expenses  12/15  Schedule J: Your Expenses include  15 Is this a joint case?  No. Go to line 2.  No. Do not list Debtor 1 and Debtor 2 must file Official Form 106J-2. Expenses for Separate Household of Debtor 2.  Do you have dependents?  No. Go to line 2.  No. Go to		in this info	tion to identify	our again			1			
An amended filing	FIII	in this informa	tion to identify yo	our case:						
A supplement showing possipetition chapter (Spouse, if filling)   A supplement showing possipetition chapter (13 expenses as of the following date: 13 expenses as of the following date: 13 expenses as of the following date: 14 expenses as of the following date: 15 expenses as of the following date: 16 expenses as of the following da	Deb	tor 1	Kristy L. Sar	ntiago						
United States Bankruptcy Court for the:   EASTERN DISTRICT OF PENNSYLVANIA	Deb	tor 2						· ·	ving postpotition chapter	
Case number 20-12877 (If known)    Case number 20-12877 (If known)   Case of the complete and accurate as possible. If two married people are filling together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Case   Describe Your Household										
Official Form 106J  Schedule J: Your Expenses  Eas a complete and accurate as possible if two married people are filing together, both are equally responsible for supplying correct information, if more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.    Tatt 1	Unit	ed States Bankr	uptcy Court for the	: EASTE	YLVANIA					
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1. Is this a joint case?  No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?  No. Oo to line 2.  No. Oo to line 2.  No. Oo you have dependents?  No. Do not list Debtor 1 and Pyes. Fill out this information for Debtor 1 or Debtor 2.  Do not state the dependents names.  Do not state the dependents names.  Daughter  Daughter  19  Yes.  Daughter  19  Yes.  No. No. Yes.  Daughter  22  Pyes. No. No. Yes. No. Yes. No. Yes. No. Yes. No. Yes.  Include expenses of people other than yourself and your dependents; filled. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 1061.)  If not included in line 4:  4a. Real estate taxes 4a. \$ 0.00 4b. Property, homeowner's, or renter's insurance 4c. \$ 0.00 4d. Home maintenance, repair, and upkeep expenses 4d. \$ 0.00 4d. Home maintenance, repair, and upkeep expenses 4d. \$ 0.00 4d. Home ownership expenses	Be info	as complete a ormation. If m nber (if know	and accurate as ore space is ne n). Answer ever	s possible eded, atta ry questio	. If two married people ar ch another sheet to this				or supplying correct	
No. Go to line 2.  Yes. Does Debtor 2 live in a separate household?  No. Go to line 2.  No. Does Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.  Do you have dependents?  No. Do not list Debtor 1 and Debtor 1.  Do not state the dependents names.  Daughter  No. Yes  No. Yes  No. Yes  No. Yes  This out finish provided in the date of the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. \$ 0.00  4b. Property, homeowner's, or renter's insurance  4d. \$ 0.00  4d. Home maintenance, repair, and upkeep expenses  4d. \$ 0.00  Ad. Home maintenance, repair, and upkeep expenses  4d. \$ 0.00  0.00				hold						
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2. Do you have dependents?		= ::	_	st file Offic	al Form 106J-2. Expenses	s for Separate House	ehold of Debto	or 2.		
Do not list Debtor 1 and Debtor 2.  Do not state the dependents names.  Doughter  Daughter  19  Yes  No Yes  Daughter  22  Yes  No Yes  3. Do your expenses include expenses of people other than yourself and your dependents?  The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  Page of the dependent's relationship to Dependent's relationship to Debtor 2 age with your possible this with your?  Daughter  19  Pyes  Yes  No Yes  No Yes  Part 2:  Estimate Your Ongoing Monthly Expenses  Estimate Your Ongoing Monthly Expenses  Estimate your expenses as of your bankruptcy filling date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filled. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.  Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income  Official Form 106L)  4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.  If not included in line 4:  4a. Real estate taxes  4a. \$ 0.00 4b. \$ 0.000 4c. Home owner's association or condominium dues  4c. \$ 50.00 4d. Homeowner's association or condominium dues	2			_	a	rer coparate risas		o. <b>_</b> .		
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Daughter    Daughter   19			ebtor 1 and	Yes.				•		
Daughter  Pyes  Daughter  Pyes  Daughter  Daughter  Daughter  Daughter  Pyes  Daughter  Daughter  Daughter  Daughter  Pyes  Daughter  Pyes  Daughter  Daughter  Daughter  Pyes  Daughter  Daughter  Daughter  Pyes  Daughter  Daughter  Daughter  Pyes  Daughter  Daughter  Pyes  Daughter  Daughter  Daughter  Pyes  Daughter  Daughter  Daughter  Daughter  Pyes  Daughter		Do not state	the						□ No	
Daughter 22		dependents	names.			Daughter		19		
3. Do your expenses include expenses of people other than yourself and your dependents?    Stimate Your Ongoing Monthly Expenses						Doughton		22		
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4d. Homeowner's association or condominium dues 4d. \$ 0.00			•							
	5.					me equity loans				

Deb	otor 1 Kristy	L. Santiago	Case num	ber (if known)	20-12877
6.	Utilities:				
٥.		ity, heat, natural gas	6a.	\$	201.12
		sewer, garbage collection	6b.	\$	75.00
	6c. Teleph	one, cell phone, Internet, satellite, and cable services	6c.	\$	145.00
	6d. Other.	Specify: Cable/Internet/Phone	6d.	\$	110.00
7.	Food and ho	usekeeping supplies	7.	\$	639.00
8.	Childcare an	d children's education costs	8.	\$	0.00
9.	Clothing, lau	ndry, and dry cleaning	9.	\$	125.00
10.		e products and services	10.	\$	100.00
11.		dental expenses	11.	\$	30.00
12.		on. Include gas, maintenance, bus or train fare. e car payments.	12.	\$	200.00
13.		nt, clubs, recreation, newspapers, magazines, and books	13.		0.00
		ontributions and religious donations	14.		10.00
	Insurance.				10.00
		e insurance deducted from your pay or included in lines 4 or 20.			
	15a. Life ins	urance	15a.	\$	0.00
	15b. Health	insurance	15b.	\$	0.00
	15c. Vehicle	insurance	15c.	\$	155.03
		nsurance. Specify:	15d.	\$	0.00
16.	Taxes. Do no Specify:	t include taxes deducted from your pay or included in lines 4 or 20.	16.	\$	0.00
17.		r lease payments:	47-	Ф.	
		ments for Vehicle 1	17a.	·	0.00
		ments for Vehicle 2	17b.	·	0.00
	17c. Other.		17c.	*	0.00
40	17d. Other.		17d.	<b>&gt;</b>	0.00
18.		nts of alimony, maintenance, and support that you did not report as m your pay on line 5, <i>Schedule I, Your Income</i> (Official Form 106I).		\$	0.00
19.	Other payme	nts you make to support others who do not live with you.		\$	0.00
	Specify:		19.		
20.		operty expenses not included in lines 4 or 5 of this form or on Sch			
	_	ges on other property	20a.		0.00
	20b. Real es		20b.	·	0.00
	•	y, homeowner's, or renter's insurance	20c.	·	0.00
		nance, repair, and upkeep expenses	20d.	·	0.00
		wner's association or condominium dues	20e.	·	0.00
21.	Other: Specif	y: Pet expenses	21.	+\$	25.00
22.	-	ur monthly expenses			
		s 4 through 21.		\$	3,254.92
	22b. Copy line	e 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
	22c. Add line	22a and 22b. The result is your monthly expenses.		\$	3,254.92
23.	-	ur monthly net income.			
		ne 12 (your combined monthly income) from Schedule I.	23a.	· -	4,655.92
	23b. Copy y	our monthly expenses from line 22c above.	23b.	-\$	3,254.92
		ct your monthly expenses from your monthly income.	23c.	\$	1,401.00
	ine res	sult is your monthly net income.	200.	_	.,.31100
24.	For example, de modification to	ct an increase or decrease in your expenses within the year after you on expect to finish paying for your car loan within the year or do you expect you he terms of your mortgage?			ease or decrease because of a
	■ No.	Evolain horo:			
	☐ Yes.	Explain here:			